

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Christopher Tado

Debtor(s)

Case No. 15 B 33128

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/29/2015.
- 2) The plan was confirmed on 12/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/31/2016.
- 5) The case was Dismissed on 06/28/2016.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,780.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$3,780.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,644.61
Court Costs	\$0.00
Trustee Expenses & Compensation	\$151.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,795.81

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/r Concepts	Unsecured	200.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	1,627.00	NA	NA	0.00	0.00
AFNI	Unsecured	192.00	192.10	192.10	0.00	0.00
Amer Coll Co	Unsecured	273.00	NA	NA	0.00	0.00
Arnoldharris	Unsecured	212.00	NA	NA	0.00	0.00
Atlas Acquisitions LLC	Unsecured	0.00	49.86	49.86	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	254.00	281.02	281.02	0.00	0.00
Chase Receivables	Unsecured	120.00	NA	NA	0.00	0.00
Collection/Credit Collection services	Unsecured	433.00	NA	NA	0.00	0.00
CreditBox.com LLC	Unsecured	0.00	984.96	984.96	0.00	0.00
Dfas-Cleveland	Unsecured	344.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	776.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	433.00	NA	NA	0.00	0.00
FFCC-Columbus Inc	Unsecured	615.00	NA	NA	0.00	0.00
First Bank Delaware	Unsecured	0.00	510.63	510.63	0.00	0.00
Grant & Weber Inc	Unsecured	95.00	NA	NA	0.00	0.00
Harley Davidson Credit	Secured	4,732.00	4,956.82	4,956.82	559.94	101.27
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
JP Morgan Chase Bank	Unsecured	0.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	100.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	279.00	279.41	279.41	0.00	0.00
Partnership Financial	Unsecured	121.00	NA	NA	0.00	0.00
Pellettieri	Unsecured	470.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	0.00	289.13	289.13	0.00	0.00
Pinnacle Credit Service	Unsecured	1,103.00	NA	NA	0.00	0.00
Recovery One LLC	Unsecured	3,852.00	NA	NA	0.00	0.00
Regional Acceptance Corp	Secured	9,746.00	9,890.51	9,890.51	1,121.12	201.86
Total Finance	Unsecured	0.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	65,042.00	63,052.12	63,052.12	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Dept Of Education	Unsecured	0.00	4,326.96	4,326.96	0.00	0.00
Zingo Cash	Unsecured	0.00	1,536.56	1,536.56	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,847.33	\$1,681.06	\$303.13
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$14,847.33	\$1,681.06	\$303.13
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$71,502.75	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,795.81</u>	
Disbursements to Creditors	<u>\$1,984.19</u>	
TOTAL DISBURSEMENTS :		<u>\$3,780.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/07/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.